

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/10/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Norman S. Dillard
aka Norman Dillard
3935 W. Monroe Street
Chicago, IL 60624

Case Number: 15-38216
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-6584

Attorney for Debtor(s) (name and address):
Charles L. Magerski
Sulaiman Law Group, LTD
900 Jorie Boulevard
Suite 150
Oak Brook, IL 60523
Telephone number: (630) 575-8181

Bankruptcy Trustee (name and address):
Tom Vaughn
55 E. Monroe Street, Suite 3850
Chicago, IL 60603
Telephone number: 312 294-5900

Meeting of Creditors:

Date: December 10, 2015 **Time: 01:30 PM**

Location: 55 East Monroe, Suite 3850, Chicago, IL 60603

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **3/9/16**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **5/9/16**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees

The debtor has not filed a plan as of this date. You will receive notice of the plan at a later date. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **1/12/16**, Time: **10:30 AM**, Location: **219 South Dearborn, Courtroom 742, Chicago, IL 60604**.

The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/8/16

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: November 13, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

In re:
Norman S. Dillard
Debtor

Case No. 15-38216-CAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dsirmons
Form ID: b9i

Page 1 of 2
Total Noticed: 58

Date Rcvd: Nov 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2015.

db +Norman S. Dillard, 3935 W. Monroe Street, Chicago, IL 60624-2821
23908869 ++CAPITAL SOLUTIONS INVESTMENT, 180 W WASHINGTON, SUITE 300, CHICAGO IL 60602-2321
(address filed with court: Loan Express, 28 E Jackson, Suite 1324, Chicago, IL 60604)
23908849 +CitiFinancial Services Inc, 15949 S. Harlem Avenue, Tinley Park, IL 60477-1609
23908850 +CitiFinancial, Inc, 300 St. Paul Place, Baltimore, MD 21202-2120
23908851 +Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
23908852 +Cook County Department of Revenue, 118 N. Clark Street, #1160, Chicago, IL 60602-1315
23908857 +Debt Recovery Solution, Attention: Bankruptcy, 900 Merchants Concourse Suite L111, Westbury, NY 11590-5121
23908858 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
23908860 +Enhanced Recovery Co, Po Box 3002, Southeastern, PA 19398-3002
23908862 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
23908863 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
23908864 +Harrahs Illinois Corporation, 219 N. Center Street, Reno, NV 89501-1413
23908865 +Horseshoe Hammond LLC, 53 Stiles Road, Salem, NH 03079-2889
23908866 +Household Finance Corporation, 208 S. LaSalle, Chicago, IL 60604-1000
23908868 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338, CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, PO Box 19035, Springfield, IL 62794)
23908873 MB Financial, 611 North River Road, Des Plaines, IL 60018
23908872 +MB Financial, 4800 N. Western Avenue, Chicago, IL 60625-1916
23908874 +MB Financial Services, 800 West Madison Street, Chicago, IL 60607-2683
23908876 +Metro South Medical Center, 12935 S. Gregory Street, Blue Island, IL 60406-2428
23908879 +Provident Funding, 1235 N. Dutton Ave., Suite E, Santa Rosa, CA 95401-4666
23908881 #+RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
23908880 +Richard A. Heise Sr., 5317 W. Cullom Avenue, Chicago, IL 60641-1305
23908886 +The Schreiber Group, Inc., 937 N Washington Street, Naperville, IL 60563-2762
23908887 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: Cmagerski@sulaimanlaw.com Nov 14 2015 01:19:02 Charles L. Magerski,
Sulaiman Law Group, LTD, 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523

tr +E-mail/Text: 341NOTICE@TVCH13.NET Nov 14 2015 01:21:19 Tom Vaughn,
55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
ust +E-mail/Text: USTPREGION11.ES. ECF@USDOJ.GOV Nov 14 2015 01:20:10 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604-2027
23908837 +EDI: ATTWIREBK.COM Nov 14 2015 00:53:00 AT&T, PO Box 5093, Carol Stream, IL 60197-5093
23908838 +EDI: ATTWIREBK.COM Nov 14 2015 00:53:00 AT&T, 225 W. Randolph Road,
Chicago, IL 60606-1838
23908839 +EDI: CINGMIDLAND.COM Nov 14 2015 00:53:00 AT&T Mobility, PO Box 6416,
Carol Stream, IL 60197-6416
23908836 +EDI: ACCE.COM Nov 14 2015 00:53:00 Asset Acceptance LLC, 28405 Van Dyke Avenue,
Warren, MI 48093-7132
23908840 +EDI: CINGMIDLAND.COM Nov 14 2015 00:53:00 Att Wireless*, P.O. Box 6416,
Carol Stream, IL 60197-6416
23908841 +EDI: BANKAMER2.COM Nov 14 2015 00:53:00 Bank Of America, N.A. *, 401 N. Tryon Street,
NC1-021-02-20, Charlotte, NC 28255-0001
23908847 EDI: CITICORP.COM Nov 14 2015 00:53:00 Citicorp Credit Services *,
ATTN: Internal Recovery, P.O. Box 20507, Kansas City, MO 64195
23908848 EDI: CITICORP.COM Nov 14 2015 00:53:00 Citicorp Credit Services *,
ATTN: Internal Recovery; Centralized Bk, P.O. Box 20507, Kansas City, MO 64195
23908842 +E-mail/Text: bankruptcy@cavps.com Nov 14 2015 01:20:46 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Drive Suite 400,
Valhalla, NY 10595-1340
23908843 +EDI: CAPITALONE.COM Nov 14 2015 00:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
23908844 +EDI: AIS.COM Nov 14 2015 00:53:00 Capital One, N.A. *, c/o American Infosource,
P.O Box 54529, Oklahoma City, OK 73154-1529
23908845 +EDI: CAPITALONE.COM Nov 14 2015 00:53:00 Capital One, N.A. *, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
23914796 +E-mail/Text: bankruptcy@cavps.com Nov 14 2015 01:20:47 Cavalry SPV I, LLC,
as Assignee of CitiFinancial, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
23908846 +EDI: CHASE.COM Nov 14 2015 00:53:00 Chase *, ATTN: Bankruptcy Department,
P.O. Box 15298, Wilmington, DE 19850-5298
23908854 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank, 585 Pilot Road,
Las Vegas, NV 89119-3619
23908855 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank, PO Box 740237,
Atlanta, GA 30374-0237
23908853 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank, P.O Box 98872,
Las Vegas, NV 89193-8872

District/off: 0752-1

User: dsirmons
Form ID: b9i

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Total Noticed: 58

Date Rcvd: Nov 13, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

23908856 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank NA, Po Box 98873, Las Vegas, NV 89193-8873
23908859 +E-mail/Text: bknotice@erccollections.com Nov 14 2015 01:20:34 Enhanced Recovery Co, 8014 Bayberry Road, Jacksonville, FL 32256-7412
23908861 +E-mail/Text: bknotice@erccollections.com Nov 14 2015 01:20:34 Enhanced Recovery Corporation, Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412
23908867 E-mail/Text: rev.bankruptcy@illinois.gov Nov 14 2015 01:20:18 Illinois Department of Revenue, Po Box 64338, Chicago, IL 60664-0338
23908870 +EDI: RESURGENT.COM Nov 14 2015 00:53:00 LVNV Funding LLC, 15 South Main Street, Greenville, SC 29601-2743
23908871 +EDI: TSYS2.COM Nov 14 2015 00:53:00 Macy's Inc., 9111 Duke Boulevard, Mason, OH 45040-8999
23908875 +EDI: DAIMLER.COM Nov 14 2015 00:53:00 Mercedes-Benz Financial, PO Box 685, Roanoke, TX 76262-0685
23908878 +EDI: NAVIENTFKASMSERV.COM Nov 14 2015 00:53:00 Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
23908877 +EDI: NAVIENTFKASMSERV.COM Nov 14 2015 00:53:00 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
23908884 EDI: AGFINANCE.COM Nov 14 2015 00:53:00 Springleaf Financial Services, Crestwood Center, 13608 Cicero Avenue, Suite C, Midlothian, IL 60445
23908835 EDI: AGFINANCE.COM Nov 14 2015 00:53:00 American General Finance, Attn: Bankruptcy Department, Po Box 3251, Evansville, IN 47731
23908882 +EDI: NAVIENTFKASMSERV.COM Nov 14 2015 00:53:00 Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
23908883 +EDI: SWCR.COM Nov 14 2015 00:53:00 Southwest Credit System, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
23908883 +E-mail/Text: bankruptcy@sw-credit.com Nov 14 2015 01:20:32 Southwest Credit System, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
23908888 +EDI: USCELLULAR.COM Nov 14 2015 00:53:00 US Cellular, DEPT. 0203, Palatine, IL 60055-0001

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23908885 #The Bureaus Inc., Attention: Bankruptcy Department, 1717 Central Street, Evanston, IL 60201-1507

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 13, 2015 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor Norman S. Dillard Cmagerski@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co
m;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3